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EXAMINER

CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
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3691

DATE MAILED: 12/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/558,980

Applicant(s)

WILLIAMS ET AL.

Examiner

Debra F. Charles

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 28 August 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-8,10-43 and 45-67 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8,10-43 and 45-67 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

Response to Arguments

In response the attorney's inquiry that none of the references describe or suggest designating a request for the value of the good as an exception request if the local computer is unable to value the good based on data stored within the database and the entered data then is classified as an exception request because there is no relevant data in the database, AND then, the clerical worker has to enter the data manually.

The examiner notes that entering data into the computer that was not previously there is very old and well-known in the computer art and the nature of the data would not matter in this case. Therefore, the examiner has applied another reference that highlights manual data where the data is not already in the database and does need to be placed into the database by a human being.

1. In response to applicant's argument that Squyres, Huang and Schneid are nonanalogous art, it has been held that a prior art reference must either be in the field of applicant's endeavor or, if not, then be reasonably pertinent to the particular problem with which the applicant was concerned, in order to be relied upon as a basis for rejection of the claimed

invention. See *In re Oetiker*, 977 F.2d 1443, 24 USPQ2d 1443 (Fed. Cir. 1992). In this case, they solve the same type of problem and address the same type of issues. Huang addresses using trend analysis to identify patterns of exceptions that become the norm and need to be added into the computer system.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1,2,3,4,6,7,12,13,14,15,21,22, 33,34, 35, 36, 39,40,41,42,47,48, 49,64, 65,66 and 67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire,

April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1),Smith et al.
(US 5835375 A), Arnold et al.(6016504A) and Scott(4625080A).

Re claims 1, 34, 66 and 67: Thompson et al. disclose method for providing a value of a good to a requester using a computer coupled to a database, said method comprising the steps (col. 1, lines 10-25,col. 8, lines 40-67, col. 13, lines 1-30, col. 17, line 55-col. 16, line 15, Fig. 26, 27) of:

storing in a the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck an automobile and a vehicle(col. 8, lines 40-67, i.e. Data Storage Subsystem, col. 18, lines 5-20);

assigning a policy value to at least one good stored in the database(col. 18, lines 40-60);

entering data into a the local computer including a request for a value of a good and data relating to the good, the local computer configured as a calculator for calculating a value of the good(col. 16, lines 35-65, col. 18, lines 40-60);

using the local entered computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto(col. 18, lines 40-60);

designating the request for the value of the good as an exception request if the local computer determines that the corresponding good does not have a policy value assigned to the good (col. 8, lines 40-67, col. 9, lines 55-67, col. 10, lines 40-65, providing customized information into the computer whereby the values are completely undefined by the computer is effectively an exception request);

Thompson et al. disclose(s) the claimed invention except researching by the analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information; calculating the value of the good based on the research performed by the analyst. However, in page 1, paragraph 2 thereof, Squyres disclose(s) an analyst performing research using a variety of different sources to arrive at a stock price. It would be obvious to one of ordinary skill in the art to modify

the invention of Thompson et al. based on the teachings of Squyres. The motivation to combine these references is to effectively show the manual research process the analyst goes through to compile data and arrive at a price.

Thompson et al. and Squyres disclose(s) the claimed invention except analyzing trends among a plurality of similar exception requests; at least one new policy value and corresponding data for a good based on the exception request analysis. However, in col. 40, lines 35-55 and col. 41, lines 60-col. 42, line 20 thereof, Huang et al. disclose analyzing trends to draw conclusions and update tables in the data market analysis. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al. and Squyres based on the teachings of Huang et al. The motivation to combine these Thompson et al., Squyres and Huang et al. references is to effectively and efficiently prompt an update to the computer database reflecting trend analysis.

Thompson et al., Squyres, and Huang et al. disclose the invention except displaying a web page indicating that the request has been designated by the local computer as an exception request and provide additional

information relating to the good; and displaying the value of the good on the local computer for the requester; researching the value of the good using input data, the additional information and data external to the database.

However, in the article "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, the author discloses an automated Kelley Blue Book that develops a real-time internet-based valuation based on data entered by the user. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, and Huang et al. based on the teachings of the Kelley Blue Book article. The motivation to combine these references is to effectively and efficiently provide a valuation for an item not already valued.

Thompson et al., Squyres, Huang et al. and the Kelley Blue Book article disclose the invention except prompting the analyst to enter using the remote computer; prompting the requester to transmit the entered data and the additional information to the remote computer; and the prompting is performed by transmitting a message from the local computer to the remote computer after performing an exception request analysis; and in communication with a remote computer, the remote computer controlled by

an analyst. However, in col. 10, lines 40-60, col. 43, lines 1-40, Schneid et al. discloses alerting them that the call being answered is one from the system, and thereby prompting the entry of a code defining a security clearance signal which is transmitted in DTMF (Dual Tone Multi Frequency) signal form to system 1A. And the major operations of one of these three processes, which concerns communications between supervisory computer 3D and controlling computer 3C. It will be recalled that each of supervisory computer 3D and controlling computer 3C has a modem, and the two modems are interconnected by modem phone line 3E. Suitably, data are transferred between these two computers in packets. Each such packet has a standard header format, preceding a variable length record. In accord with standard techniques, the header includes bytes for a check sum and for the length of the ensuing variable length record. Various and sundry detailed operations are involved in assembling such packets, in establishing communication parameters for the modems, and in serially providing bytes to the modems. Providing for these and similar detailed operations are routine matters and are subordinate to the broader matters covered in FIG. 29 and the remaining flow charts. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al.,

Squyres, Huang et al. and the Kelley Blue Book article based on the teachings of Schneid et al. The motivation to combine these references is to effectively and efficiently provide a valuation for an item not already valued via remote computer prompting.

Thompson et al., Squyres, Huang et al. and the Kelley Blue Book article based on the teachings of Schneid et al. fail to disclose if the computer is unable to value the good based on the data stored within the database and the entered data, a request for the value of a good is designated as an exception request if the local computer does not have a policy value assigned to the good, and that input from the analyst is required for valuing the good. Eder discloses appraiser and CPA who are human beings who value a good when the computer can not(col. 3-4, col. 5, table 1, col. 6, lines 25-45). It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al., the Kelley Blue Book article and Schneid et al. based on the teachings of Eder. The motivation to combine these references is to effectively and efficiently provide a valuation for an item not already valued via remote computer prompting.

Thompson et al., Squyres, Huang et al. and the Kelley Blue Book article based on the teachings of Schneid et al. and Eder fail to disclose exception, data not in the computer, manual data entry to put data into the computer when it is clear that data is not there. Smith et al., Arnold et al. and Scott discloses a monitoring process that proceeds to write an exception record when something is not right or is missing, and Smith et al.'s invention describes data entry circuitry for manually creating a record that is sent to the database via remote computer(Abstract, col. 20, lines 20-45, claims 13, 19, 25, 26, 28, and 37). It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al., the Kelley Blue Book article, Schneid et al. and Eder based on the teachings of Smith et al., Arnold et al. and Scott The motivation to combine these references is to effectively and efficiently provide a valuation for an item not already valued via remote computer prompting.

Thompson et al., Squyres, Huang et al. and the Kelley Blue Book article based on the teachings of Schneid et al., Eder and Smith et al., Arnold et al. and Scott fail to disclose displaying a web page indicating an exception.

However, Arnold et al. discloses showing a web page on the computer screen and identifies an error (Abstract, col. 4, lines 1-31, col. 9, lines 20-45). It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al., the Kelley Blue Book article, Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Arnold et al. The motivation to combine these references is to effectively and efficiently provide a valuation for an item not already valued via remote computer prompting.

Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott fail to disclose prompting the requestor to transmit the entered data and the additional information to the remote computer.

However, Scott discloses a visual display for prompting a user to enter said keyboard instructions and for displaying said instructions as they are entered, a memory device for storing digital signals corresponding to said instructions as they are input through said keyboard, a communications device for converting said digital signals corresponding to said instructions

into serial signals suitable for telephone transmission, a transmit control for causing instructions stored in the memory means to be converted into said serial signals, and speaker means for converting said serial signals into audible tones suitable for transmission(Claim 1). It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder, Smith et al., Arnold et al. and Scott and Arnold et al. based on the teachings of Scott. The motivation to combine these references is to effectively and efficiently provide a valuation for an item not already valued via remote computer prompting.

Re claim 2 and 35: Thompson et al. disclose step of uploading data to the computer including a request comprises the step of submitting the data including the request for a value of the good and data relating to the good to the computer via an Internet(col. 16, lines 35-65, col. 18, lines 40-67).

Re claim 3 and 36: Thompson et al. disclose step of uploading data to a the computer including a request comprises the step of submitting the data including the request for a value of the good and data relating to the good to a the computer via an Intranet(col. 16, lines 35-65, col. 17, lines 9-30, 50-67,col. 18, lines 30-67).

Re claim 4: Thompson et al. disclose step of uploading data comprises the step of accessing a computer configured as a server(col. 17, lines 9-30 and 50-67 and col. 18, lines 1-10).

Re claims 14, 15 and 39: Thompson et al. disclose uploading data to a computer comprises the step of uploading data to a computer including a request for a value of equipment and data relating to the equipment, the computer configured as a calculator for calculating the value of the equipment(col. 16, lines 35-65, col. 18, lines 40-60).

Re claim 40: Thompson et al. disclose said server is configured to read input data relating to lease information(col. 17, lines 9-30 and 50-67 and col. 18, lines 1-10).

Re claims 6 and 41: Thompson et al. disclose uploading data to a computer including a request comprises the step of loading into the computer at least one field configured for receiving and storing a new request for a value of a good(col. 4, lines 5-45, col. 8, line 40-col. 9, line 10, col. 10, line 40-67).

Re claims 7 and 42: Thompson et al. disclose of loading at least one field comprises the step of loading at least one field configured for editing the new request(col. 10, line 39-col. 11, line 25, i.e. the customized data is clearly editable, col. 12, lines 5-51).

Re claims 12 and 47: Thompson et al. disclose designating the request as an exception request(col. 8, lines 40-67, col. 9, lines 55-67, col. 10, lines 40-65, providing customized information into the computer whereby the values are completely undefined by the computer is effectively an exception request).

Re claims 13 and 48: Thompson et al. and Squyres disclose(s) the claimed invention except analyzing trends in similar exception requests comprises the step of triggering an analyst to add additional policy values. However, in col. 40, lines 35-55 and col. 41, lines 60-col. 42, line 20 thereof, Huang et al. disclose analyzing trends to draw conclusions and update tables in the data market analysis. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al. and Squyres based on the teachings of Huang et al. The motivation to combine these Thompson et al., Squyres and Huang et al. references is to effectively and efficiently prompt an update to the computer database.

Re claims 21 and 64: Thompson et al. disclose uploading data further comprises a step of loading at least one field configured for receiving, storing and deleting information relating to a new good(col. 8, lines 40-67, i.e. Data Storage Subsystem, col. 18, lines 5-20, a database inherently has the functionality of receiving, storing and deleting information).

Re claims 22 and 49: Thompson et al. disclose calculating the value further comprises the step of calculating the value using at least one input policy value and input changes for calculating the value(col. 15, line 55-col. 16, line 5).

Re claims 33 and 65: Thompson et al. disclose step of displaying the value further comprises the step of displaying the value within a summary report(col. 11, lines 45-65, col. 13, lines 20-45, col. 16, lines 10-40, col. 19, lines 1-10).

5. Claims 5,16,26,27,28,38,50,51,52 and 57 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott applied to claims 1 and 34 above, and further in view of Whitworth(U.S.PAT. 6622129B1).

Re claims 5,16,38, and 57: Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April

24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except of calculating the value further comprises the step of calculating the value from one of residual value, net realizable value, orderly liquidation value and purchase option value; and uploading data to a computer further comprises the step of receiving and storing data relating to at least one residual factor. However, in the Abstract, col. 1, lines 30-50, col. 3, lines 10-55, col. 7, lines 15-40, col. 8, lines 45-65 thereof, Whitworth disclose(s) residual value and receiving and storing factors that are used to calculate residual value. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Whitworth. The motivation to combine these Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott and Whitworth references is to enhance the efficiency of calculating residual value.

Re claims 26, 27, 28, 50, 51 and 52: Thompson et al. (U.S.PAT.

6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg.

79 (hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al. (5067149A), Eder (6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except wherein said step of calculating the residual value of the good further comprises a step of calculating the residual value as using at least one of:

$$([(base\ value) + E\ base\ value\ modifiers] * residual\ value\ look\ up)$$

depreciation value look up, $[cost * residual\ value\ look\ up]$ and $[depreciation\ value\ look\ up * residual\ value\ look\ up]$

for a lease term.

And said step of calculating the net realizable value of the good comprises the step of calculating the net realizable value as using at least one of

$$([(base\ value) + E\ base\ value\ modifiers] * net\ realizable\ value\ look\ up) *$$

depreciation value look up, $[cost * net\ realizable\ value\ lookup]$ and

$[depreciation\ value\ look\ up * net\ realizable\ value\ look\ up]$

for a lease term.

And step of calculating the purchase option value of a good comprises the step of calculating the purchase option value as using at least one of

[residual value + ((cost/quantity) * purchase option value look up)] and

[residual value + (cost * purchase option value look up)]

for a lease term.

However, in Figs. 1-8, cols. 1 and 2, col. 5, lines 15-50, col. 6, col. 7, lines 1-40, thereof, Whitworth disclose(s) calculating residual values for leasing situations. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Whitworth. The motivation to combine these Thompson et al., Squyres, Huang et al. and Whitworth references is to use one of the several methods of calculating residual value to ensure an accurate calculation that avoids losses at the end of the lease term.

6. Claim 17, 30,31,32,58,59 and 60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claims 1 and 34 above, and further in view of Quinn(U.S.PAT. 636022B1).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except uploading data further comprises the step of receiving and saving profile information of a new user; uploading profile information from one of personal data, login

information, password information, role information, organization information and preferences; and analyzing the profile information.

However, in the Abstract, col. 2, lines 50-67, col. 5, lines 40-60, col. 7, lines 15-40, claim 1, thereof, Quinn disclose(s) submitting new user profile information, personal information such as email, name, identity and relationship, and determining if a user has a directory entry in the system reflecting analyzing the data uploaded from the user. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Quinn. The motivation to combine these references is to enhance Thompson et al., Squyres, Huang et al., the Kelley Blue Book article, and Schneid et al.'s invention by uniquely identifying the user for later access.

7. Claims 18 and 61 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of*

Financial Statement Analysis, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claims 1 and 34 above, and further in view of Hartnett(U.S.PAT. 6064971A).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except uploading data further comprises the step of loading at least one field configured for receiving a comment with a request. However, in col. 19, lines 25-65,col. 20, lines 40-41,col. 22, lines 20-25, thereof, Hartnett disclose receiving comments and putting them on a disk or on another storage medium which is the same as uploading comments after being prompted to do so. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al.,

Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Hartnett. The motivation to combine these references is to enable the invention to receive and store comments associated with the respective field.

8. Claims 19,20, 23,24,25, 54,55, 56,62 and 63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claims 1 and 34 above, and further in view of Ma et al.(U.S.PAT. 6347313B1).

Re claims 19,20,62 and 63: Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams

with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except step of uploading data further comprises the step of updating matrix values; and updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value. However, in the Abstract, col. 1, lines 15-25, col. 2, lines 20-40, col. 3, lines 1-45, col. 6, lines 50-67, col. 7, lines 15-30 thereof, Ma et al. disclose(s) matrix values and updating matrixes. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Ma et al. The motivation to combine these Jost et al. and Ma et al. references is to use matrix values to cluster values together and make them easily calculated and accessible to the user.

9. Re claims 23,24,25,54,55 and 56: Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and

Dodd” in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg.

79(hereinafter “Squyres”), Huang et al. (U.S.PAT. 6151582A), “Kelley Blue Book® teams with AutoNation to introduce online ‘Virtual Walkaround’”, PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except wherein said step of calculating the value further comprises the step of querying existing requests; querying existing requests further comprises the step of querying predefined or customized requests; and querying customized requests further comprises the step of receiving criteria data for the customized request. However, in the Abstract, col. 2, lines 20-65, thereof, Ma et al. disclose querying different types of queries and this includes previously submitted queries to learn the status of the previously submitted query and use that to further calculate a value. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , “Kelley Blue Book® teams with AutoNation to introduce online ‘Virtual Walkaround’”, Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Ma et al. The motivation to combine these Thompson et al., Squyres, Huang et al. and Ma et al. references is to permit enhanced querying features that handle

routine as well as customized queries for retrieval based on specific data criteria.

10. Claim 37 is rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claim 34 above, and further in view of Gill(U.S.PAT. 6577858B1).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except said network is one of a wide area network and a local area network. However, in col. 11, lines 20-

30, thereof, Gell discloses a WAN connected to a LAN in a network. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Gell. The motivation to combine these Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott and Gell references is to use the flexibility of a LAN connected to a WAN to get enhanced data throughput.

11. Claims 8 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al.,

Arnold et al. and Scott as applied to claim 6 and 41 above, and further in view of Burke et al.(U.S.PAT. 6789252 B1).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except said loading at least one field comprises the step of loading at least one field configured for withdrawing the request. However, in col. 48, lines 15-25 thereof, Burke et al. disclose withdrawing a request for a quote.

It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Burke et al. The motivation to combine these Thompson et al., Squyres, Huang et

al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott and Burke et al. references is to effectively and efficiently permit the requester to withdraw the request for a quote.

12. Claims 10 and 46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claim 1 and 34 above, and further in view of Colley et al.(U.S.PAT. 4325120 A).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to

introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except designating the request as an exception request comprises the step of loading at least one field configured for receiving and storing additional information for calculating a value for the exception request. However, in Col. 19, lines 25-45 and col. 20, lines 55-67, thereof Colley et al. disclose additional information added onto the existing information in a database. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Colley et al. The motivation to combine these Thompson et al., Squyres, Huang et al., the Kelley Blue Book article, Schneid et al. and Colley et al. references is to effectively and efficiently supplement the information in the database with further information from outside the database.

13. Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick

Peak According to Graham and Dodd" in *Journal of Financial Statement*

Analysis, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al.

(U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to

introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000,

Schneid et al.(5067149A), Eder(6321205B1), Smith et al., Arnold et al. and

Scott and Colley et al. as applied to claim 10 above, and further in view of

Cohen et al.(U.S.PAT. 6178430 B1).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak

According to Graham and Dodd" in *Journal of Financial Statement*

Analysis, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al.

(U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to

introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000,

Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al.

and Scott and Colley et al. disclose(s) the claimed invention except

designating the request as an exception request comprises the step of

loading at least one field configured for storing and submitting the

exception request. However, in col. 6, lines 40-55, col. 15, lines 25-50,

thereof Cohen et al. disclose an exception request entered into the

database. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Cohen et al. The motivation to combine these Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder, Smith et al., Colley et al. and Cohen et al. references is to effectively and efficiently permit the requester to load the exception request into the computer system.

14. Claim 45 is rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claim 34 above, and further in view of Cohen et al.(U.S.PAT. 6178430 B1).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except designating the request as an exception request comprises the step of loading at least one field configured for storing and submitting the exception request. However, in col. 6, lines 40-55, col. 15, lines 25-50, thereof Cohen et al. disclose an exception request entered into the database. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Cohen et al. The motivation to combine these Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder, and Smith et al., and Cohen et al. references is to

effectively and efficiently permit the requester to load the exception request into the computer system.

15. Claims 29 and 53 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott as applied to claims 1 and 34 above, and further in view of Ecklund(U.S.PAT. 4853843 A).

Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres"), Huang et al. (U.S.PAT. 6151582A), "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", PR Newswire, April 24, 2000, Schneid et al.(5067149A), Eder(6321205B1) and Smith et al., Arnold et al. and Scott disclose(s) the claimed invention except step of calculating the

value comprises the step of cloning an existing request(col. 7, lines 5-45). However, in col. 36, lines 55-67 thereof, Ecklund disclose copying an existing item to create a new item. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott based on the teachings of Ecklund. The motivation to combine these Thompson et al., Squyres, Huang et al. , "Kelley Blue Book® teams with AutoNation to introduce online 'Virtual Walkaround'", Schneid et al., Eder and Smith et al., Arnold et al. and Scott and Ecklund references is to effectively and efficiently update the computer database.

16. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Marzan(2003/0014352A1), System and Method for Remarketing Off Lease Items. This patent also discloses creating and remotely communicating a value of an asset that does not have an assigned value already.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone

number is (571) 272 6791. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on (571) 272 6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



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